RETIREE
news&views
A PUBLICATION OF LOCAL 237's RETIREE DIVISION
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Lovely Day!

What a lovely stretch of weeks it's been! Our retirees have been busy, creative, and wonderfully connected through a variety of activities that brought joy, movement, and community spirit.


CENTRAL PARK

We enjoyed **Community Walks**. The sunshine was lovely, but the real highlight was the time spent together – talking, laughing, and getting our steps in while surrounded by nature.


BROOKLYN BOTANICAL GARDENS


BRONX BOTANICAL GARDENS

In May, we hosted our **Class Expo**, a vibrant showcase of everything participants have been working on. The room was filled with color, talent, and pride – from beautiful paintings and a crochet fashion show to moving poetry readings, Tai Chi demonstrations, Sit-and-Fit sessions, and even dance choreography. It was a true celebration of creativity and learning.

And to round things out, on June 5th we held our **Vendor Fair**, giving retirees the chance to connect directly with benefit providers and community partners. Attendees were able to ask one-on-one questions, gather helpful information and explore resources tailored to their needs. Vendors included: Local 237 Welfare Fund and Legal Service Plan, Atena, Retiree First, CPS, Emblem, Anthem, DFTA, United Health Care, Stacey Braun, and the Social Security Administration.

Have a beautiful and safe summer

If you are interested in classes and events for the Fall Season please visit the Local 237 website.

SCAN TO VISIT
www.local237.org/retirees/overview

Looking forward to seeing all of you soon!

A MESSAGE FROM THE PRESIDENT

by **Gregory Floyd**
President, Teamsters Local 237 and Vice President-at-Large on the General Board of the International Brotherhood of Teamsters

This summer will feature a special occasion. July 4, 2026, marks 250 years since the Declaration of Independence was adopted in 1776. This document officially severed ties with Great Britain, which was then our parent nation. The signing of the Declaration of Independence was a crucial act that transformed a peoples' rebellion against the British monarchy of King George III into a formal quest for independence… thereby creating a whole new, separate, sovereign nation. By putting their names on the document, 56 delegates moved beyond mere protesters to creators of a new nation founded on revolutionary — unheard of ideas such as equality and natural rights. Signing this document was an incredibly dangerous and courageous act. The British viewed the document as illegal, and the signers knew their names on the parchment could lead to charges of high treason, punishable by torture and execution. The Declaration of Independence officially proclaimed the separation of 13 colonies from Great Britain, and in so doing, ended the years-long conflict that had included seeking reconciliation, to establishing to a new country called the United States of America. John Hancock, who was President of the Continental Congress, as the group of 56 representatives was known, signed first and most boldly, making his name still used today as a symbol for a signature that could not be missed. The Declaration of Independence not only ushered in the birth of a nation, it also introduced many ideas — thought to be radical at the time — such as "all men are created equal and possess unalienable rights, as life, liberty and the pursuit of happiness." Also, a new concept was that a government's authority comes from the people it rules, rather than from divine right or hereditary monarchs. So popular are the concepts of the Declaration that since 1776, that over half of the 193 nations in the UN have issued their own Declarations of Independence, modeled after the original signed parchment that created America. ■

ON MAY 29TH, MEMBERS OF THE VETERANS COMMITTEE ENJOYED A MEANINGFUL AND MEMORABLE TRIP TO THE INTREPID MUSEUM

Our retirees explored the historic aircraft carrier with a guided tour that brought powerful moments of military history to life. Along the way, veterans shared stories from their own service, creating a beautiful blend of learning, reflection, and connection. The day was more than a museum visit – it was time spent together, honoring experiences, building camaraderie, and celebrating the strength of our veteran community. ***To all Local 237 Veterans we sincerely thank you for your service and the sacrifices you have made for our nation.***

(l-r) **Raymond Perez** (Marines), **Raymond Valentine** (Air Force), **Rafael Rodriguez** (Army), **Angel Sanchez** (Army), and **Gary Lewis** (Navy).

A MESSAGE FROM THE DIRECTOR

New to Medicare?

What you need to know

by **Julie Kobi** LMSW Director of the Retiree Division

I AM ELIGIBLE FOR MEDICARE. WHAT'S NEXT?

We receive many calls in the Retiree Division from retirees and spouses who are becoming Medicare-eligible and want to know what to do next. Below are answers to some frequently asked questions.

WHEN AM I ELIGIBLE FOR MEDICARE?

- If you are turning 65 and are already receiving Social Security benefits, you will automatically be enrolled in Medicare Part B.
- If you are not receiving Social Security, you should apply for Medicare Part B approximately three months before your 65th birthday.
- If you receive Social Security Disability benefits, you will become eligible for Medicare Part B after approximately 24 months of receiving disability payments.

SHOULD I ENROLL IN MEDICARE PART B?

Yes, enrollment in Medicare Part B is required.

The only exceptions are if:

- You are still actively working, or
- You are covered under a working spouse's employer-sponsored health insurance.

If neither of these conditions apply, you must enroll in Medicare Part B. Failing to enroll when first eligible may result in higher costs to you and complications for you in the future.

WHAT HAPPENS TO COVERAGE FOR MY SPOUSE OR DEPENDENTS WHO ARE NOT MEDICARE-ELIGIBLE?

- A spouse or dependent who is not yet Medicare-eligible will remain on the non-Medicare portion of the health plan.
- If retiree is not Medicare-eligible but the spouse is, the retiree will remain on the non-Medicare plan while the spouse transitions to the Medicare plan.

This arrangement is known as a "split contract" by the insurance provider.

HOW DO I ENROLL FOR MEDICARE PART B REIMBURSEMENT?

The Medicare Part B reimbursement is provided through the New York City Office of Labor Relations (OLR).

To be eligible:

- Both the retiree and spouse must be enrolled in a City health plan.
- Copies of Medicare cards must be submitted to the Office of Labor Relations and to the union.
- Retirees who have waived City health coverage are not eligible for reimbursement.

Important: Medicare Part B reimbursement is not automatic. You must notify OLR when you become Medicare-eligible.

HOW DO I NOTIFY THE OFFICE OF LABOR RELATIONS AND LOCAL 237 UNION?

You can submit your Medicare information in the following ways:

OFFICE OF LABOR RELATIONS (OLR)

By Mail:
Office of Labor Relations
22 Cortlandt Street, 12th Floor
New York, NY 10007
Attn: Medicare Unit

Online Submission:
https://nycemployeebenefits.leapfile.net/

LOCAL 237 WELFARE FUND

By Mail:
216 West 14th Street, 3rd Floor
New York, NY 10011

Or By Email:
welfarefund@local237.org

WHEN WILL I RECEIVE THE MEDICARE PART B REIMBURSEMENT?

Medicare Part B reimbursements are issued annually in April.

- If you receive your pension via direct deposit, your reimbursement will also be deposited directly.
- If you receive a paper pension check, your reimbursement will be issued as a paper check. ■

As always, the Retiree Division is here to assist you with any questions you may have.

Summer Health & Benefits Reminder

by **Diana Nappi**
Director of Welfare Funds

TRAVELING THIS SUMMER?

- Bring enough prescription medications for your trip
- Pack your medical, prescription, and dental ID cards
- Check your out-of-area coverage
- Mail-order prescriptions may help avoid last-minute refills.
- Keep your medications in your carry-on — Just in case.
- Take a picture of your ID and save it on your phone

PROTECT YOUR MEDICATIONS IN THE HEAT

- Do not leave medications in hot cars
- Store prescriptions as directed
- Stay hydrated—especially if taking heart or blood pressure medications

STAY ON TRACK WITH PREVENTATIVE CARE

- Dental visits. Great time to get your dental cleaning. Keep your smile and health on track.
- Optical - Routine Eye Exam. Your Fund benefits cover preventive care, so there's no reason to delay. Make sure to utilize an in-network provider. A simple visit now can help avoid bigger problems later.

PRACTICE SUN SAFETY

- Use sunscreen (SPF 30 or higher)
- Wear hats and sunglasses
- Limit sun exposure during peak hours

WATCH FOR IMPORTANT UPDATES REGARDING OPEN ENROLLMENT 2027 FOR MEDICARE RETIREES, PART D PLAN

Keep an eye on your mail for upcoming benefit information and reminders.

KEEP YOUR INFORMATION UPDATED

Notify the Welfare Fund if you are traveling or relocating to ensure you receive important updates.

STAY ACTIVE, CONSISTENCY IS KEY, KEEP MOVING!

- Join the Retiree Division Classes which include: Salsa, Afro Fit, Sit-and-Fit, Crotchet and much more. Contact the Retiree Division at 212-807-0555 for more information. ■

Questions? Contact the Welfare Fund Office
212-924-7200 welfarefund@local237.org

RETIREE news & views

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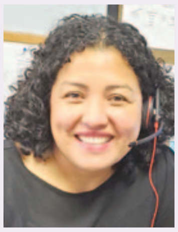


The Shrinking Circle: Aging, Loss, and the Weight of Looking Ahead

by **Edith Johnston, LCSW** Deputy Director, Retiree Division

When we are young, life is often about adding things. We gain education, build careers, collect experiences, and make new friends. Our social circles grow, and our future seems full of possibilities.

As we grow older, however, life begins to change. Instead of gaining more, many people start experiencing loss. One of the hardest parts of aging is watching close friends become sick, decline, or pass away. Over time, social circles naturally become smaller. This loss brings more than loneliness it can deeply affect how older adults see themselves, their future, and their place in the world.

Lifelong friends are more than companions. They share our memories and know the stories of our lives. They remember our younger years, our struggles, our successes, and the experiences that shaped us. When a close friend dies, it can feel as though a piece of our own history has disappeared with them.

Today, advances in medicine mean that many people live longer, but illness often lasts for years. Conditions such as dementia, chronic disease, and physical frailty can slowly change a person. In some cases, friends are still alive, but can no longer participate in the relationship the way they once did. This creates what many people experience as a "double loss." The person is physically present, yet the friendship has already changed or faded. This situation can lead to anticipatory grief — the sadness and mourning that occur before a loss actually happens. Older adults may find themselves worrying about a friend's condition, expecting bad news, and grieving someone who is still alive. Living with this uncertainty can be emotionally exhausting.

Repeated losses also change how people think about time. For much of life, death feels distant. Most people know it will happen someday, but it does not feel immediate. As friends and peers become ill or die, that distance begins to disappear. Many older adults find themselves asking a difficult question: "Could I be next?"

Researchers have observed that this realization often changes a person's perspective. Instead of thinking about how many years they have lived, they begin thinking about how much time may remain. Facing this reality can lead people in different directions.

Some respond by pulling away from others. They may avoid forming new relationships because they fear future loss and heartbreak. Others react differently. Recognizing that time is limited can motivate them to strengthen important relationships, resolve old disagreements, complete meaningful projects, and focus on what matters most.

Unfortunately, society often treats the loss of friends in old age as something ordinary or expected. Because these losses are common, people sometimes overlook how painful they can be. Yet grief, does not become easier simply because a person is older. In many ways, the loss can feel even more intense because there are fewer shared companions left.

Understanding anticipatory grief and the emotional impact of a shrinking social circle helps us better understand the unspoken lives of older adults. Although the number of friends may grow smaller over time, the memories, shared experiences, and deep connections that remain continue to reflect a life rich with meaning, love, and history.

Grieving the loss of someone you love can be difficult. If you feel that you need professional support, you can ask your primary care provider for assistance or contact your health insurance carrier to request a referral for behavioral health services. Speaking with a mental health professional can help ease your emotional burden and provide you with tools and strategies to cope with your grief. ■

Minding Your Mouth

"Dental Health is Important"

by **Elaine Williams, LMSW** Assistant Director, Retiree Division

The mouth is one of the most critical gateways to our overall health, as stated by medical experts, how we care for our mouth can be of great consequence on our overall aging. "People think that cavities are just for kids, but older adults have as much, or more tooth decay as young kids" states Judith Jones, DDS professor of dentistry at Boston University and a spokesperson for the American Dental Association (ADA).

AARP.org website states that poor dental health has been linked to heart disease, stroke, complications from diabetes, respiratory infections, worsening rheumatoid arthritis and frailty. In worst cases, germs from the mouth can travel and infect the inner lining of the heart. Many people avoid going to the dentist because they dread the experience. However a report from the CDC shows, rate of oral cancer peaks after age 60 and yet 40% of older adults haven't seen a dentist in the past year.

It is recommended that we should follow the 2-2-2 rule: Brush your teeth twice a day with fluoride toothpaste for two minutes and see a dentist twice a year. Floss once a day using dental floss or a water flosser. See your dentist if flossing or brushing causes your gum to bleed. An "electric toothbrush can be a huge help. Eat a well-balanced diet and quit smoking, if you smoke you increase your risk of gum disease.

And yes, dental care is expensive, but it is important. Visit a dentist at least once per year, or more often as recommended, your dentist will examine teeth and gums, perform routine dental cleaning to remove plaque and buildup, take x-rays as needed, check for mouth cancer or other potential oral health issues and provide dental treatment and oral health education.

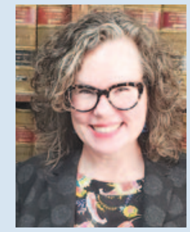
Here are some resources for people living in NYC who may need additional subsidized dental care. *(Local 237 has no affiliation with these institutions.)*

NYU College of Dentistry: 212-998-9800
Columbia University
College of Dental Medicine: 212-305-6100

These institutions offer reduced cost dental service because they are teaching institutions where students and residents provide care under faculty supervision. Their fees are said to be significantly lower than private practice and they offer a range of comprehensive, urgent, and specialized care.

Healthy teeth and gums make it easier to enjoy a variety of tasty food as we age and a greater sense of independence and confidence in our everyday experience. Thanks to advances in oral health research, people today are keeping their natural teeth longer compared to previous generation. Let us be intentional about "Minding our Mouth". ■

www.nia.nih.gov/health/teeth-and-mouth
www.prevention.com/health & www.mouthhealthy.org



Local 237 Legal Services Plan

How We Can Help

by **Jennifer E. Hudson, Esq.**
Director of Local 237 Legal Services Plan

Your Local 237 Legal Services Plan handles a broad spectrum of legal matters. From family and housing disputes to real estate transactions, bankruptcy, and estate planning. In general, with some exceptions, these are the covered legal matters:

MATRIMONIAL
- Divorce
- Pre-Nuptial Agreement

CONSUMER LAWSUITS
- Garnishment
- Frozen Bank Account

REAL ESTATE
- Purchase
- Sale

BANKRUPTCY
- Chapter 7
- Chapter 13

FAMILY COURT
- Custody
- Visitation
- Order of Protection
- Modification of Child Support
- Paternity
- Adoption
- Name Change

HOUSING COURT *(Tenants only)*
- Holdover
- Non-Pay

FORCLOSURE

ESTATE
- Simple Will
- Power of Attorney
- Health Care Proxies

Covered Counties:

NYC
- New York (Manhattan)
- Kings (Brooklyn)
- Queens
- Bronx
- Richmond (Staten Island)

LONG ISLAND
- Nassau
- Suffolk

NEAR UPSTATE
- Westchester
- Rockland
- Orange
- Putnam

Contact our offices:
212-924-1220

Feel the Groove, It's Good for You!

by Luz Nieves-Carty MPA
Manager of Retiree Division Programs

You Retire from Work, Not the Union! The Retiree Division offers many opportunities for you to stay engaged. Every spring and fall, classes are offered at the union hall. Amongst them is our very popular salsa class. Did you know that dancing is an excellent, low-impact exercise for older adults. It boosts cardiovascular health, strengthens bones, improves balance and agility to prevent falls, and sharpens cognitive function. Additionally, it promotes emotional well-being and social connection.

Here are 10 key benefits of dancing for seniors to inspire you:

1. **Better Balance and Reduced Fall Risk:** Moving in multiple directions engages stabilizer muscles, improving coordination and making dangerous falls less likely.
2. **Enhanced Bone Health:** As a weight-bearing exercise, dancing increases bone density, which helps stave off osteoporosis and prevent fractures.
3. **Cardiovascular Fitness:** It provides a great cardio workout that increases heart and lung capacity, lowering the risk of heart disease and high blood pressure.
4. **Improved Flexibility and Joint Mobility:** The constant stretching and reaching keeps joints lubricated, reducing stiffness and physical discomfort.
5. **Increased Muscle Strength:** Dancing uses your own body weight to tone the body and build functional strength.
6. **Sharper Cognition:** Remembering steps, sequences, and focusing on rhythm boosts brain activity and has been linked to a defense against dementia and memory loss.
7. **Better Weight Management:** It acts as a full-body workout that burns calories and aids in maintaining a healthy weight.
8. **Enhanced Mood:** Dancing stimulates the release of endorphins (the "feel-good" hormones) while reducing cortisol, which relieves stress and anxiety.
9. **Increased Energy and Stamina:** Regular movement improves oxygen circulation in the body, boosting your overall energy levels.
10. **Greater Social Interaction:** Joining a dance class or group provides a fun way to socialize, build a sense of community, and prevent loneliness.

If you are looking to start dancing, join us at the union hall or look around your community. Check out the article: "A Guide to Dancing for Seniors" on www.Healthline.com/.health/senior-health ■

BROOKLYN BRIDGE REMEMBRANCE RUCK

To celebrate New York City's veteran and military-affiliated community.

September 13, 2026

A historic first for New York City, marking the first time veteran groups from all five boroughs have come together for a ruck.

It will begin at Cadman Plaza in Brooklyn, span across the Brooklyn Bridge, and culminate in a resource fair at Foley Square in Manhattan, where veterans can access information about supportive housing, mental health services, and other assistance the city provides the veteran community.

For more information about DVS programs and services, please visit www.nyc.gov/vets
Call (212) 416- 5250 or email connect@veterans.nyc.gov

Five Social Security Resources That Can Protect Elders From Scams

by Ravi Gopaul
Social Security Public Affairs Specialist

Social Security scams are widespread across the United States. Scammers use sophisticated tactics to deceive you into providing sensitive information or money. They target everyone – especially the elderly – and their tactics continue to grow.

Here are five easy-to-use resources to prevent Social Security fraud:

1. Create your personal my Social Security account at: www.ssa.gov/myaccount – stay one step ahead of scammers.
2. Read our blog post to learn how to guard your Social Security card – and protect your personal information at: www.ssa.gov/blog/en/posts/2025-06-05.html.
3. Check out our Protect Yourself from Scams page to learn how we fight scammers at: www.ssa.gov/scam.
4. Read our Scam Alert fact sheet to learn what tactics scammers use and how to protect yourself at: www.ssa.gov/fraud/assets/materials/EN-05-10597.pdf.
5. Learn about other types of fraud on our Office of the Inspector General's (OIG) Scam Awareness page at: oig.ssa.gov/scam-awareness/scam-alert. You'll also see how to report these scams to our OIG and other government agencies.

Please share this information with your friends and family to help spread awareness about Social Security imposter scams. ■

EN ESPAÑOL

UN MENSAJE DEL PRESIDENTE

por **Gregory Floyd**
Presidente de Teamsters Local 237 y Vicepresidente General de la Junta Directiva de la Hermandad Internacional de los Teamsters

Este verano traerá consigo una ocasión especial. El 4 de julio de 2026 se cumplen 250 años desde que se adoptó la Declaración de Independencia en 1776. Este documento rompió oficialmente los vínculos con Gran Bretaña, que por aquel entonces era nuestra nación de origen. La firma de la Declaración de Independencia fue un acto crucial que transformó la rebelión de un pueblo contra la monarquía británica del rey Jorge III en una búsqueda formal de independencia... creando así una nación totalmente nueva, independiente y soberana. Al estampar sus nombres en el documento, 56 delegados dejaron de ser simples manifestantes para convertirse en los creadores de una nueva nación fundada en ideas revolucionarias –e inéditas hasta entonces, como la igualdad y los derechos naturales. Firmar este documento fue un acto de increíble valentía y enorme peligro. Los británicos consideraban ilegal el documento, y los firmantes sabían que ver sus nombres en el pergamino podía acarrear acusaciones de alta traición, delito castigado con tortura y ejecución. La Declaración de Independencia proclamó oficialmente la separación de 13 colonias de Gran Bretaña y, con ello, puso fin a un conflicto de años que había incluido intentos de reconciliación para dar paso a la creación de un nuevo país: los Estados Unidos de América. John Hancock, presidente del Congreso Continental (nombre con el que se conocía a aquel grupo de 56 representantes), fue el primero en firmar y lo hizo con gran audacia; tanto es así que, hoy en día, su nombre se utiliza como sinónimo de una firma inconfundible. La Declaración de Independencia no solo marcó el nacimiento de una nación, sino que también introdujo muchas ideas consideradas radicales en aquella época, como que «todos los hombres son creados iguales y poseen derechos inalienables, tales como la vida, la libertad y la búsqueda de la felicidad». Asimismo, planteó el nuevo concepto de que la autoridad de un gobierno emana del pueblo al que gobierna, y no del derecho divino ni de monarcas hereditarios. Tales son la popularidad y la trascendencia de los conceptos de la Declaración que, desde 1776, más de la mitad de las 193 naciones de la ONU han promulgado sus propias declaraciones de independencia, inspiradas en el documento original firmado que dio origen a Estados Unidos. ■

EL 29 DE MAYO, LOS MIEMBROS DEL COMITÉ DE VETERANOS DISFRUTARON DE UNA VISITA SIGNIFICATIVA Y MEMORABLE AL MUSEO INTREPID.

Nuestros jubilados recorrieron el histórico portaaviones mediante una visita guiada que dio vida a momentos impactantes de la historia militar. Durante el recorrido, los veteranos compartieron relatos de su propio servicio, creando una hermosa combinación de aprendizaje, reflexión y camaradería. La jornada fue más que una simple visita a un museo: fue un tiempo compartido para honrar experiencias, fortalecer los vínculos de compañerismo y celebrar la fortaleza de nuestra comunidad de veteranos. ***A todos los veteranos de la Local 237: les agradecemos sinceramente su servicio y los sacrificios que han hecho por nuestra nación.***

(De izquierda a derecha) **Raymond Perez** (Cuerpo de Marines), **Raymond Valentine** (Fuerza Aérea), **Rafael Rodriguez** (Ejército), **Angel Sanchez** (Ejército), and **Gary Lewis** (Marina).

Musica en Puerto Rico

por Néstor Murray-Irizarry
Historiador y gestor cultural

Justino Díaz, un buen puertorriqueño, cantante bajo-barítono, quien participó en el personaje de *Yago* de la ópera *Otello* llevada al cine por Franco Zefirelli en 1987, representa, hoy, y en vida, a uno de los talentos más grande que ha dado nuestro suelo, en toda su historia musical. Nuestro gran bajo cantante ha logrado un sitial debutando en todos los teatros líricos importantes del mundo.

En una ocasión Diaz declaró: "Puerto Rico está lleno de talentos, es asombroso. Muchas personas me preguntan qué hay aquí en la Isla. No sé. Debe ser el cariño y el amor que tenemos a este pedacito de patria que nos ha visto crecer." (END, 2016) Es cierto, pero también es determinante nuestra historia musical.

Sus grandes éxitos son productos de su talento, disciplina, maestros y estudios; pero también de su ambiente musical y de la conciencia histórica que le dio su cuna. Grandes artistas del patio y europeos, al igual que Diaz, triunfan en nuestros escenarios; uno de ellos que sentó cátedra en las primeras décadas del siglo XX, fue el barítono italiano *Titta Ruffo*, quien llegó a nuestras playas en 1924 de la mano del destacado empresario Italiano *Adolfo Bracale*. Bracale adoraba el Caribe y dejó testimonio, en su autobiografía, de que los puertorriqueños que él conoció, si sabían de ópera y que asistían a sus funciones a escuchar y ver a cantantes como el grupo de *bajos* que integraban su compañía. Tanta confianza tuvo Bracale por la afición teatral del puertorriqueño que presentó los planos, y puso a su disposición el dinero necesario, para dotar a San Juan en 1920 de un buen teatro para la ópera.

La historia de la música en Puerto Rico está llena, de una cantidad increíble de maestros, que se esmeraron (y se esmeran) por levantar el talento nativo de los más jóvenes. Dedicaron su vida a la enseñanza musical en el país. Músicos que emigraron para unirse al talento del patio, en cada uno de nuestros pueblos y ciudades; y boricuas que se fueron a estudiar a Europa para montar escuelas de música para formar a nuestros grandes artistas. Siempre recordaremos a las familias que crearon las bases fundamentales para que en 1959 se establecieran el Conservatorio de Música y las Escuelas Libre de Música.

En la década de 1960, cuando Justino Díaz, apenas contaba con veinte años, el teatro escolar y universitario siempre fue eficaz para el desarrollo de la afición teatral. Además, la participación de actores y actrices en la organización de cuadros dramáticos contribuyó notablemente en la formación de los jóvenes. La organización en 1935, en París, del Quinteto de los Hermanos Figueroa. El establemente del Teatro Experimental Acosta de Luis Rafael Sánchez (1955) junto al Teatro Experimental (1952) del Ateneo Puertorriqueño con René Marques como director artístico; la fundación del Instituto de Cultura Puertorriqueña (1955); el Festival Casals y la Orquesta Sinfónica de Puerto Rico (1957) ; el Departamento de Actividades Culturales de la UPR, recinto de Río Piedras; Opera de Puerto Rico (1971) y Teatro de la ópera (1981) fueron piezas claves para la creación de un buen ambiente para la dramaturgia, la danza, la ópera, la opereta, la zarzuela en un país donde también se iniciaba una transformación social sin precedentes. ■

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MENSAJE DE LA DIRECTORA

¿Es nuevo en Medicare?

Lo que necesita saber

por Julie Kobi LMSW Directora de la División Jubilados

ESTÉ ATENTO A LAS ACTUALIZACIONES IMPORTANTES SOBRE EL PERÍODO DE INSCRIPCIÓN ABIERTA DE 2027 PARA JUBILADOS DE MEDICARE, PLAN PARTE D.

Mantente atento a tu correo para recibir información sobre próximos beneficios y recordatorios.

CUMPLO LOS REQUISITOS PARA MEDICARE. ¿QUÉ SIGUE?

En la División de Jubilados recibimos muchas llamadas de jubilados y sus cónyuges que están por cumplir los requisitos para Medicare y desean saber qué pasos seguir a continuación. A continuación, encontrará respuestas a algunas preguntas frecuentes.

¿CUÁNDO CUMPLO LOS REQUISITOS PARA MEDICARE?

- Si va a cumplir 65 años y ya recibe beneficios del Seguro Social, será inscrito automáticamente en Medicare.
- Si no recibe beneficios del Seguro Social, debe solicitar Medicare aproximadamente tres meses antes de cumplir 65 años.
- Si recibe beneficios por discapacidad del Seguro Social, cumplirá los requisitos para Medicare después de recibir pagos por discapacidad durante aproximadamente 24 meses.

¿DEBO INSCRIBIRME EN LA PARTE B DE MEDICARE?

Sí, la inscripción en la Parte B de Medicare es obligatoria. Las únicas excepciones son si:

- Usted sigue trabajando activamente, o
- Cuenta con cobertura a través del seguro médico patrocinado por el empleador de su cónyuge (quien está trabajando).

Si no se cumple ninguna de estas condiciones, debe inscribirse en la Parte B de Medicare. No inscribirse cuando reúne los requisitos por primera vez puede acarrear costos más elevados y complicaciones futuras para usted.

¿QUÉ SUCEDE CON LA COBERTURA DE MI CÓNYUGE O DEPENDIENTES QUE NO REÚNEN LOS REQUISITOS PARA MEDICARE?

- El cónyuge o dependiente que aún no reúne los requisitos para Medicare permanecerá en la parte del plan de salud que no corresponde a Medicare.
- Si el jubilado no reúne los requisitos para Medicare, pero su cónyuge sí, el jubilado permanecerá en el plan que no es de Medicare, mientras que el cónyuge pasará al plan de Medicare.

*La compañía de seguros denomina a esta modalidad "contrato dividido" (*split contract*).*

¿CÓMO SOLICITO EL REEMBOLSO DE LA PARTE B DE MEDICARE?

El reembolso de la Parte B de Medicare se tramita a través de la Oficina de Relaciones Laborales (OLR) de la ciudad de Nueva York.

Para reunir los requisitos:

- Tanto el jubilado como el cónyuge deben estar inscritos en un plan de salud de la Ciudad.
- Se deben presentar copias de las tarjetas de Medicare a la Oficina de Relaciones Laborales y al sindicato.
- Los jubilados que hayan renunciado a la cobertura de salud de la Ciudad no tienen derecho al reembolso.

Importante: El reembolso de la Parte B de Medicare no es automático. Debe notificar a la OLR cuando reúna los requisitos para Medicare.

¿CÓMO NOTIFICO A LA OFICINA DE RELACIONES LABORALES Y AL SINDICATO LOCAL 237?

Puede enviar su información de Medicare de las siguientes maneras:

<u>OFICINA DE RELACIONES LABORALES (OLR)</u>
Por correo postal:
Office of Labor Relations
22 Cortlandt Street, 12th Floor, New York, NY 10007
Atención: Medicare Unit
Envío en línea:
https://nycemployeebenefits.leapfile.net/

FONDO DE BIENESTAR DEL LOCAL 237
<u>(LOCAL 237 WELFARE FUND)</u>
Por correo postal:
216 West 14th Street, 3rd Floor, New York, NY 10011
O por correo electrónico:
welfarefund@local237.org

¿CUÁNDO RECIBIRÉ EL REEMBOLSO DE LA PARTE B DE MEDICARE?

Los reembolsos de la Parte B de Medicare se emiten anualmente en el mes de abril.

- Si recibe su pensión mediante depósito directo, su reembolso también se depositará directamente.
- Si recibe su pensión mediante un cheque en papel, su reembolso se emitirá como un cheque en papel.

Como siempre, la División de Jubilados está a su disposición para ayudarle con cualquier pregunta que pueda tener. ■

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RETIREE news & views

216 West 14th Street
New York, NY 10011

Affiliate of
Alliance for Retired Americans

MAY/JUNE 2026

"Summer-izing" A Valuable Benefit

by David Bonington, CFP®
Financial Planner, Stacey Braun Associates, Inc.

Sorry – I couldn't resist. Summer is the season to recharge, relax, and reconnect. But, if there is a financial issue blocking your path to any of these three wonderful summer goals, please make use of the important financial counseling benefit you enjoy.

- Meetings with a Stacey Braun counselor are free and remain covered by the union.
- Retirees can receive up to six (6) hours of annual consultation time on a range of topics.
- Meetings are held with a Certified Financial Planner® and all discussions are confidential.
- The goal of a meeting is to offer assistance to a retiree with a specific questions, problems, or issues.

On these terms, I don't believe there is any reason to not attend a meeting. But sometimes anxiety or apprehension get in the way. Let's look at three (all incorrect) assumptions which might cause a retiree to avoid a meeting:

1. **Somehow, I will have to pay for this.**
FALSE! There is never a charge for even one minute of consultation time.

2. **For 45 minutes, the meeting will be great - but then the Planner will put intense pressure on me to buy products I don't fully understand or want.**
FALSE! Stacey Braun planners have nothing to sell. There is no "hidden agenda" to get you to purchase anything.

3. **Financial topics are hard enough as is. The Planner will inundate me under an avalanche of terms and formulas, and at the end of the hour I'm going to be even more confused than before.**
FALSE! Planners are skilled at determining the level of background knowledge a client possesses. They have experience breaking down complex topics and tailoring comments, ideas, and suggestions in ways which leave members better informed and, where possible, with a refreshed outlook.

My advice? If a faulty assumption is holding you back, set it aside and schedule a meeting. If a financial issue or problem is pressing, schedule a meeting. The 90 days of summer are upon us, and will pass quickly: Summer should be a time where you can recharge, relax, and reconnect. If Stacey Braun can assist you, the firm is here to help. ■

Free, confidential telephone or Zoom sessions with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure.

RETIREE'S CORNER

Congratulations

Dymer Dejesus (l) retired on March 1, 2026 from NYCHA. Pictured with **Jaleesa Moye**, Local 237 Business Agent (r).

Together Again

Miguel Guitterrez (l), Mail Specialist, was reunited with his School Safety Agent from High School, **Fernando Francis** (r). They laughed, reminisced and had fun catching up.

IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED CALL 212-924-7220

In addition to notifying the union, please contact the Social Security Administration, your pension system, and the Office of Labor Relations. You do not want to miss important information.